



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** WESBANCO, INC.

**City/State** WHEELING, WV

## Bank Holding Company Information

Federal Reserve District: 4

Consolidated Assets (\$000): 16,966,900

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

### Mailing Address:

WESBANCO, INC.

1 BANK PLAZA

WHEELING, WV 26003

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BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	16,799,074	16,187,694	16,377,201	12,840,864	11,346,824
Net income (\$000)	143,704	27,884	122,044	158,873	143,112
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.80	2.65	57	3	2.84	59	2.97	2.77	62	3.17	3.01	53	3.13	3.08	47
+ Non-interest income	0.81	1.11	40	0.71	1.14	29	0.75	1.21	33	0.87	1.32	35	0.87	1.31	33
- Overhead expense	2.02	2.24	37	2.17	2.63	28	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29
- Provision for credit losses	-0.58	-0.15	7	1.13	0.85	71	0.66	0.51	74	0.09	0.15	38	0.07	0.14	27
+ Securities gains (losses)	0	0.01	56	0.03	0.03	66	0.02	0.02	58	0.02	0.01	87	0	0	69
+ Other tax equivalent adjustments	0	0	8	0	0	49	0	0	84	0	0	42	0	0	7
= Pretax net operating income (tax equivalent)	2.18	1.79	77	0.43	0.64	27	0.92	1.04	37	1.56	1.56	47	1.60	1.57	47
Net operating income	1.71	1.36	79	0.34	0.48	30	0.75	0.81	39	1.24	1.19	51	1.26	1.24	48
Net income	1.71	1.35	79	0.34	0.50	29	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48
Net income (Subchapter S adjusted)		2.16			0.93			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.40	3.14	62	3.95	3.78	63	3.81	3.55	66	4.39	4.41	51	4.21	4.24	50
Interest expense	0.22	0.27	44	0.54	0.66	38	0.43	0.52	44	0.75	1.08	27	0.68	0.86	35
Net interest income (tax equivalent)	3.18	2.85	70	3.42	3.10	67	3.38	3.01	69	3.63	3.33	62	3.54	3.38	51
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0	0.13	15	0.12	0.28	38	0.06	0.27	22	0.09	0.21	40	0.06	0.22	24
Earnings coverage of net loan and lease losses (X)	-3,301.44	4.52	1	17.39	21.56	64	35.05	22.91	79	26.94	24.40	68	46.31	21.75	85
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.36	1.39	53	1.52	1.51	58	1.72	1.58	68	0.51	0.83	22	0.64	0.90	26
Allowance for loan and lease losses / Total loans and leases	1.35	1.37	53	1.51	1.48	60	1.70	1.55	68	0.51	0.81	23	0.64	0.89	26
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.63	25	0.33	0.66	20	0.34	0.71	16	0.47	0.57	42	0.49	0.61	38
30-89 days past due loans and leases / Total loans and leases	0.20	0.27	49	0.28	0.36	45	0.29	0.39	44	0.35	0.43	51	0.26	0.44	26
<b>Liquidity and Funding</b>															
Net noncore funding dependence	0.01	-1.82	61	7.72	6.94	55	2.30	3.20	51	14.23	14.45	52	14.44	16.62	47
Net short-term noncore funding dependence	-1.93	-8.21	71	3.81	-2.29	68	-0.52	-4.76	63	9.63	3.38	65	7.64	4.66	51
Net loans and leases / Total assets	60.48	59.81	50	65.43	63.21	45	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29
<b>Capitalization</b>															
Tier 1 leverage ratio	10.40	9.11	81	9.09	9.03	57	10.51	9.13	85	11.30	9.76	83	10.74	9.71	81
Holding company equity capital / Total assets	16.39	10.88	97	15.34	11.06	93	16.78	11.16	96	16.50	12.43	88	15.86	12.22	88
Total equity capital (including minority interest) / Total assets	16.39	11.01	97	15.34	11.18	93	16.78	11.29	96	16.50	12.57	88	15.86	12.27	87
Common equity tier 1 capital / Total risk-weighted assets	13.79	12.69	70	12.59	12.01	70	13.40	12.38	71	12.89	12.17	73	13.14	12.12	74
Net loans and leases / Equity capital (X)	3.69	5.51	12	4.27	5.78	18	3.91	5.58	15	3.96	5.21	21	3.85	5.29	18
Cash dividends / Net income	34.11	25.30	68	154.20	60.26	93	72.48	42.30	89	45.17	33.12	73	40.49	27.31	76
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	1.26	9.29	21	34.02	17.07	89	4.49	16.68	15	26	9.26	87	27.03	7	91
Equity capital	8.22	9.31	58	23.89	6.16	88	6.28	6.99	51	31.08	10.49	90	41.82	7.89	93
Net loans and leases	-6.40	0.79	21	42.20	13.26	91	4.99	9.07	36	34.69	9.10	91	20.56	7.89	88
Noncore funding	-58.64	-23.76	5	13.02	-2.41	77	-46.31	-12.18	9	32.39	6.59	85	13.74	10.67	63
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	1.26	11.05	25	1.37	13.39	28	1.27	13.56	24	1.40	13.04	30	0	13.37	15
Equity investment in subsidiaries / Equity capital	98.54	103.07	24	99.72	103.11	29	97.42	102.81	19	99.54	103.22	27	101.26	103.10	45
Cash from ops + noncash items + op expense / Op expense + dividends	146.96	130.64	61	131.28	154.33	52	68.67	147.24	9	128.99	190.27	29	139.61	174.91	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	215,538	234,856	466,241	393,897	332,558	-8.23	104.72
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	212,083	231,575	459,617	388,011	327,855	-8.42	103.96
Tax-exempt income on loans and leases.....	3,455	3,281	6,624	5,886	4,703	5.30	165.36
Estimated tax benefit on income on loans and leases.....	918	872	1,761	1,565	1,250	5.30	30.99
Income on loans and leases (tax equivalent).....	216,456	235,728	468,002	395,462	333,808	-8.18	104.23
Investment interest income (tax equivalent).....	33,912	42,027	74,934	90,394	83,025	-19.31	0.12
Interest on balances due from depository institutions.....	43	65	117	168	282	-33.85	1333.33
Interest income on other earning assets.....	1,190	2,806	5,068	5,843	5,212	-57.59	3.03
Total interest income (tax equivalent).....	251,601	280,626	548,121	491,867	422,327	-10.34	78.42
Interest on time deposits of \$250K or more.....	2,241	5,127	8,818	6,780	4,922	-56.29	
Interest on time deposits < \$250K.....	2,155	2,441	4,744	8,851	7,528	-11.72	
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	3,707	9,195	13,487	27,823	19,385	-59.68	55.36
Interest on other borrowings and trading liabilities.....	6,426	19,578	31,479	39,507	34,601	-67.18	-19.10
Interest on subordinated debt and mandatory convertible securities.....	1,520	1,627	3,268	1,387	1,285	-6.58	
Total interest expense.....	16,049	37,968	61,796	84,348	67,721	-57.73	3.07
Net interest income (tax equivalent).....	235,552	242,658	486,325	407,519	354,606	-2.93	87.78
Non-interest income.....	68,132	57,086	123,022	111,636	98,643	19.35	84.75
Adjusted operating income (tax equivalent).....	303,684	299,744	609,347	519,155	453,249	1.31	87.09
Overhead expense.....	169,282	175,920	353,010	311,200	264,327	-3.77	82.99
Provision for credit losses.....	-48,984	91,661	107,741	11,065	7,597		
Securities gains (losses).....	161	2,540	2,726	3,097	86	-93.66	-90.51
Other tax equivalent adjustments.....	-1	0	1	0	-10		
Pretax net operating income (tax equivalent).....	183,504	34,747	151,360	200,097	181,287	428.11	172.50
Applicable income taxes.....	36,793	3,663	23,035	34,341	31,412	904.45	119.28
Tax equivalent adjustments.....	3,007	3,200	6,281	6,883	6,763	-6.03	-46.11
Applicable income taxes (tax equivalent).....	39,800	6,863	29,316	41,224	38,175	479.92	78.00
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	143,704	27,884	122,044	158,873	143,112	415.36	219.47
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	143,704	27,884	122,044	158,873	143,112	415.36	219.47
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	143,704	27,884	122,044	158,873	143,112	415.36	219.47
Investment securities income (tax equivalent).....	33,912	42,027	74,934	90,394	83,025	-19.31	0.12
US Treasury and agency securities (excluding mortgage-backed securities).....	2,188	2,440	4,659	4,608	3,533	-10.33	254.05
Mortgage-backed securities.....	17,599	23,873	40,389	49,702	41,862	-26.28	29.69
All other securities.....	14,125	15,714	29,886	36,084	37,630	-10.11	-28.24
Cash dividends declared.....	49,024	42,997	88,459	71,760	57,951	14.02	166.15
Common.....	43,961	42,997	85,815	71,760	57,951	2.24	138.66
Preferred.....	5,063	0	2,644	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3	2.92	54	3.47	3.46	52	3.35	3.27	55	3.83	4	34	3.72	3.87	39
Less: Interest expense .....	0.19	0.25	44	0.47	0.61	34	0.38	0.48	40	0.66	0.98	26	0.60	0.79	34
Equals: Net interest income (tax equivalent) .....	2.80	2.65	57	3	2.84	59	2.97	2.77	62	3.17	3.01	53	3.13	3.08	47
Plus: Non-interest income .....	0.81	1.11	40	0.71	1.14	29	0.75	1.21	33	0.87	1.32	35	0.87	1.31	33
Equals: adjusted operating income (tax equivalent) .....	3.62	3.82	44	3.70	4.05	29	3.72	4.04	37	4.04	4.41	32	3.99	4.46	26
Less: Overhead expense .....	2.02	2.24	37	2.17	2.63	28	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29
Less: Provision for credit losses .....	-0.58	-0.15	7	1.13	0.85	71	0.66	0.51	74	0.09	0.15	38	0.07	0.14	27
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	56	0.03	0.03	66	0.02	0.02	58	0.02	0.01	87	0	0	70
Plus: other tax equivalent adjustments .....	0	0	8	0	0	49	0	0	84	0	0	42	0	0	7
Equals: Pretax net operating income (tax equivalent) .....	2.18	1.79	77	0.43	0.64	27	0.92	1.04	37	1.56	1.56	47	1.60	1.57	47
Less: Applicable income taxes (tax equivalent) .....	0.47	0.41	70	0.08	0.16	25	0.18	0.23	33	0.32	0.36	36	0.34	0.33	51
Less: Minority interest .....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	1.71	1.36	79	0.34	0.48	30	0.75	0.81	39	1.24	1.19	51	1.26	1.24	48
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.71	1.35	79	0.34	0.50	29	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48
Memo: Net income (last four quarters) .....	1.43	1.25	70	0.69	0.81	31	0.75	0.82	38	1.24	1.19	51	1.26	1.24	48
Net income—BHC and noncontrolling (minority) interest .....	1.71	1.37	78	0.34	0.50	28	0.75	0.83	38	1.24	1.20	51	1.26	1.25	48
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.13	93.15	3	87.68	91.74	7	87.84	92.32	7	87.33	91.05	11	88.36	91.48	21
Average interest-bearing funds / Average assets .....	56.87	62.32	25	61.16	65.48	30	59.43	64.06	29	64.38	65.57	43	64.70	65.56	47
Interest income (tax equivalent) / Average earning assets .....	3.40	3.14	62	3.95	3.78	63	3.81	3.55	66	4.39	4.41	51	4.21	4.24	50
Interest expense / Average earning assets .....	0.22	0.27	44	0.54	0.66	38	0.43	0.52	44	0.75	1.08	27	0.68	0.86	35
Net interest income (tax equivalent) / Average earning assets .....	3.18	2.85	70	3.42	3.10	67	3.38	3.01	69	3.63	3.33	62	3.54	3.38	51
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.02	4.05	51	4.42	4.44	55	4.30	4.27	56	4.95	5.09	47	4.76	4.95	44
Interest-bearing bank balances .....	0.01	0.11	4	0.04	0.50	1	0.03	0.27	1	0.25	2.04	2	0.67	1.64	3
Federal funds sold and reverse repos .....		0.26			0.94			0.68			2.44			2.17	
Trading assets .....	0	0.42	27	0	0.67	24	0	0.60	23	0	0.99	21	0	1.11	19
Total earning assets .....	3.36	3.11	62	3.91	3.74	58	3.77	3.51	67	4.32	4.36	48	4.14	4.20	49
Investment securities (tax equivalent) .....	2.09	1.80	72	2.77	2.51	75	2.61	2.25	78	2.97	2.76	71	2.90	2.68	71
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.96	1.28	83	2.64	2.01	79	2.23	1.75	75	2.65	2.32	76	2.38	2.05	75
Mortgage-backed securities .....	1.37	1.56	34	2.57	2.33	79	2.29	2.05	72	2.53	2.61	41	2.35	2.50	31
All other securities .....	3.13	2.91	62	3.72	3.48	71	3.69	3.24	72	3.82	4.06	53	3.62	4.20	47
Interest-bearing deposits .....	0.19	0.24	41	0.42	0.70	21	0.33	0.53	28	0.67	1.10	20	0.54	0.81	27
Time deposits of \$250K or more .....	1.32	0.76	90	2.27	1.67	94	2.12	1.42	92	2.03	1.96	55	1.86	1.44	84
Time deposits < \$250K .....	0.36	0.72	12	0.33	1.58	2	0.34	1.36	1	0.75	1.82	5	0.68	1.29	13
Other domestic deposits .....	0.10	0.17	33	0.31	0.50	22	0.22	0.36	24	0.55	0.93	19	0.44	0.67	28
Foreign deposits .....		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos .....	0.20	0.19	72	0.66	0.85	46	0.48	0.62	53	1.70	1.86	44	1.42	1.51	45
Other borrowed funds and trading liabilities .....	1.33	1.31	51	1.92	1.62	70	1.86	1.50	69	2.13	2.38	33	1.80	2.28	18
All interest-bearing funds .....	0.34	0.40	44	0.77	0.92	38	0.63	0.74	44	1.02	1.49	23	0.92	1.19	31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	68,132	57,086	123,022	111,636	98,643
Fiduciary activities income	14,780	13,154	26,335	26,579	24,623
Service charges on deposit accounts - domestic	9,206	10,369	20,767	25,696	22,564
Trading revenue	637	205	1,504	1,116	-872
Investment banking fees and commissions	3,354	3,063	6,192	6,991	7,185
Insurance activities revenue	2,138	1,786	3,894	3,484	3,215
Venture capital revenue	0	0	0	0	0
Net servicing fees	72	3	33	275	105
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	14,334	10,435	29,249	9,267	4,572
Other non-interest income	23,611	18,071	35,048	38,228	37,251
Total overhead expenses	169,282	175,920	353,010	311,200	264,327
Personnel expense	96,237	97,680	197,588	171,798	146,194
Net occupancy expense	26,791	24,564	50,545	41,856	35,308
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	5,768	6,738	13,412	10,340	6,980
Other operating expenses	40,486	46,938	91,465	87,206	75,845
Fee income on mutual funds and annuities	2,321	2,048	4,263	6,991	7,189
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	1,052,528	902,980	992,721	930,855	840,718
Number of equivalent employees	2,459	2,676	2,612	2,705	2,388
Average personnel expense per employee	39.14	36.50	75.65	63.51	61.22
Average assets per employee	6,831.67	6,049.21	6,269.99	4,747.08	4,751.60

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	3.41	2.15	71	3.59	2.20	74	3.47	2.02	74	6.26	2.72	82	7.29	3.08	83
Overhead expenses / Net Interest Income + non-interest income	56.30	59.03	36	59.32	63.28	41	58.54	62.28	37	60.75	61.29	53	59.20	60.88	42
<b>Percent of Average Assets</b>															
Total overhead expense	2.02	2.24	37	2.17	2.63	28	2.16	2.57	31	2.42	2.69	38	2.33	2.71	29
Personnel expense	1.15	1.25	37	1.21	1.31	38	1.21	1.30	43	1.34	1.41	42	1.29	1.44	35
Net occupancy expense	0.32	0.24	81	0.30	0.26	71	0.31	0.26	69	0.33	0.28	69	0.31	0.28	61
Other operating expenses	0.55	0.73	27	0.66	0.99	25	0.64	0.94	25	0.76	0.97	35	0.73	0.97	27
Overhead less non-interest income	1.20	1.10	54	1.47	1.36	63	1.40	1.25	65	1.55	1.32	63	1.46	1.38	54
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	55.74	58.45	38	58.69	62.83	42	57.93	61.82	36	59.94	60.64	52	58.32	60.37	41
Personnel expense	31.69	33.10	35	32.59	32.43	42	32.43	32.36	45	33.09	32.39	51	32.25	32.51	43
Net occupancy expense	8.82	6.33	83	8.19	6.65	76	8.29	6.58	76	8.06	6.52	77	7.79	6.48	76
Other operating expenses	15.23	18.60	27	17.91	23.06	32	17.21	22.28	30	18.79	21.20	42	18.27	20.90	36
Total non-interest income	22.44	28.18	37	19.04	27.40	33	20.19	28.83	33	21.50	29.23	40	21.76	28.50	39
Fiduciary activities income	4.87	2.24	83	4.39	2.10	80	4.32	2.09	79	5.12	1.97	85	5.43	2.14	86
Service charges on domestic deposit accounts	3.03	3.19	46	3.46	3.35	51	3.41	3.27	52	4.95	3.88	64	4.98	4.15	60
Trading revenue	0.21	0.72	59	0.07	1.60	50	0.25	1.28	51	0.21	1.18	47	-0.19	0.85	8
Investment banking fees and commissions	1.10	2.52	43	1.02	2.64	42	1.02	2.46	43	1.35	3.54	45	1.59	3.42	47
Insurance activities revenue	0.70	0.37	78	0.60	0.39	77	0.64	0.41	75	0.67	0.47	76	0.71	0.47	78
Venture capital revenue	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.02	0.55	29	0	-0.20	50	0.01	0.01	52	0.05	0.28	43	0.02	0.65	25
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.72	3.83	70	3.48	2.89	67	4.80	3.92	65	1.79	1.86	56	1.01	1.61	50
Other non-interest income	7.77	9.26	51	6.03	9.31	32	5.75	9.65	31	7.36	10.04	39	8.22	9.86	51
Overhead less non-interest income	33.31	29.94	53	39.65	34.19	64	37.74	31.93	65	38.44	31.06	69	36.55	31.46	60
Applicable income taxes / Pretax net operating income (tax equivalent)	20.05	21.54	32	10.54	18.39	13	15.22	18.63	24	17.16	20.56	22	17.33	19.04	28
Applicable income tax + TE / Pretax net operating income + TE	21.69	23.10	29	19.75	22.75	22	19.37	21.18	27	20.60	23.23	26	21.06	21.56	36

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,136,353	8,469,756	8,394,872	8,328,816	6,145,068	-3.94	101.43
Commercial and industrial loans	1,609,333	1,968,645	1,862,150	1,300,641	931,695	-18.25	186.63
Loans to individuals	265,553	327,960	296,222	355,783	302,517	-19.03	-21.80
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	2,731	3,189	2,938	4,583	6,448	-14.36	-33.03
Other loans and leases	388,116	362,343	405,352	326,149	283,241	7.11	61.12
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	10,402,086	11,131,893	10,961,534	10,315,972	7,668,969	-6.56	100.61
Less: Allowance for loan and lease losses	140,730	168,475	185,827	52,429	48,948	-16.47	224.80
Net loans and leases	10,261,356	10,963,418	10,775,707	10,263,543	7,620,021	-6.40	99.56
Debt securities that reprice or mature in over 1 year	3,663,659	2,519,400	2,488,272	2,858,216	2,979,163	45.42	66.15
Mutual funds and equity securities	2,953	3,436	2,995	3,451	4,064	-14.06	-34.93
Subtotal	13,927,968	13,486,254	13,266,974	13,125,210	10,603,248	3.28	89.46
Interest-bearing bank balances	636,465	671,213	705,957	38,521	44,392	-5.18	12251.35
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	202,777	320,965	221,077	387,095	155,900	-36.82	465.85
Trading assets	10,542	8,841	10,052	8,892	7,673	19.24	52.36
Total earning assets	14,777,752	14,487,273	14,204,060	13,559,718	10,811,213	2.01	99.71
Non-interest-bearing cash and due from depository institutions	209,471	219,043	198,303	195,184	141,701	-4.37	145.88
Premises, fixed assets, and leases	235,227	255,306	249,420	261,014	166,925	-7.86	112.66
Other real estate owned	754	1,191	504	4,062	7,173	-36.69	-82.71
Investment in unconsolidated subsidiaries	4,033	4,033	4,033	4,235	5,039	0.00	26.19
Intangible and other assets	1,739,890	1,789,402	1,768,799	1,695,076	1,343,524	-2.77	117.72
Total assets	16,966,900	16,755,431	16,424,793	15,719,289	12,475,575	1.26	101.94
Quarterly average assets	17,010,562	16,635,700	16,487,823	13,891,163	12,624,659	2.25	100.27
Average loans and leases (YTD)	10,769,839	10,670,059	10,882,175	7,992,865	7,013,237	0.94	109.92
<b>Memoranda</b>							
Loans held-for-sale	41,461	53,324	168,377	43,013	8,994	-22.25	315.69
Loans not held-for-sale	10,360,625	11,078,569	10,793,157	10,272,959	7,659,975	-6.48	100.19
Real estate loans secured by 1-4 family	2,612,233	2,982,940	2,889,014	3,051,938	2,628,569	-12.43	36.99
Commercial real estate loans	5,489,276	5,447,529	5,464,227	5,234,623	3,478,093	0.77	158.50
Construction and land development	703,647	781,825	767,536	792,174	574,009	-10.00	51.65
Multifamily	645,251	549,106	538,402	513,577	548,034	17.51	96.13
Nonfarm nonresidential	4,140,378	4,116,598	4,158,289	3,928,872	2,356,050	0.58	211.18
Real estate loans secured by farmland	34,844	39,287	41,631	42,255	38,406	-11.31	293.05
Total investment securities	3,869,389	2,843,801	2,712,344	3,248,762	3,139,127	36.06	72.33
U.S. Treasury securities	19,998	19,979	39,982	32,837	19,879	0.10	
US agency securities (excluding mortgage-backed securities)	219,357	171,295	219,461	168,844	152,476	28.06	288.68
Municipal securities	901,539	748,091	716,890	831,984	1,013,633	20.51	7.13
Mortgage-backed securities	2,667,794	1,822,983	1,673,987	2,129,333	1,878,526	46.34	109.58
Asset-backed securities	0	0	0	0	0		
Other debt securities	57,748	78,017	59,029	82,313	70,549	-25.98	-17.42
Mutual funds and equity securities	2,953	3,436	2,995	3,451	4,064	-14.06	-34.93
Available-for-sale securities	2,964,264	2,073,949	1,978,137	2,393,558	2,114,129	42.93	137.52
U.S. Treasury securities	19,998	19,979	39,982	32,837	19,879	0.10	
US agency securities (excluding mortgage-backed securities)	212,490	162,914	211,682	159,628	141,653	30.43	276.51
Municipal securities	110,097	132,229	115,763	145,608	185,112	-16.74	35.13
Mortgage-backed securities	2,597,050	1,713,999	1,584,835	2,006,396	1,730,226	51.52	142.70
Asset-backed securities	0	0	0	0	0		
Other debt securities	24,629	44,828	25,875	49,089	37,259	-45.06	-30.60
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	32,315	36,251	36,971	22,770	-192	-10.86	-31.67
Available-for-sale securities appreciation (depreciation)	35,770	74,557	61,479	24,143	-27,929	-52.02	76.26
Structured notes, fair value	0	6,010	0	10,521	35,122	-100.00	-100.00
Pledged securities	1,869,767	1,985,618	1,774,636	2,026,128	1,961,368	-5.83	73.91

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,409,222	4,067,903	4,070,307	3,178,285	2,441,052	8.39	236.33
NOW, ATS and transaction accounts .....	3,214,484	2,596,131	2,839,536	2,316,855	2,146,508	23.82	166.07
Time deposits less brokered deposits < \$250K .....	1,136,570	1,353,790	1,236,637	1,520,546	1,072,266	-16.05	
MMDA and other savings accounts .....	4,222,630	3,715,879	3,903,900	3,454,706	2,788,783	13.64	113.21
Other non-interest-bearing deposits .....	0	0	0	0	0		
Core deposits .....	12,982,906	11,733,703	12,050,380	10,470,392	8,448,609	10.65	149.31
Time deposits of \$250K or more .....	317,986	402,957	350,250	490,431	321,881	-21.09	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	135,267	390,777	241,950	282,362	290,522	-65.39	71.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	191,563	815,250	365,576	1,056,357	488,561	-76.50	-59.29
Other borrowings w/remaining maturity over 1 year .....	178,672	374,241	244,985	421,715	570,717	-52.26	-69.75
Brokered deposits < \$250K .....	17,417	49,893	28,808	43,198	61,154	-65.09	
Noncore funding .....	840,905	2,033,118	1,231,569	2,294,063	1,732,835	-58.64	-54.81
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	192,570	192,080	192,291	199,869	189,842	0.26	81.33
Other liabilities .....	169,683	227,009	193,816	161,044	125,462	-25.25	169.49
Total liabilities .....	14,186,064	14,185,910	13,668,056	13,125,368	10,496,748	0.00	96.01
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	144,484	0	144,484	0	0		
Common stock .....	141,834	141,827	141,834	141,827	113,758	0.00	76.62
Common surplus .....	1,632,460	1,633,079	1,634,815	1,636,966	1,166,701	-0.04	216.89
Retained earnings .....	925,977	782,990	831,688	824,694	737,581	18.26	60.63
Accumulated other comprehensive income .....	12,586	40,516	31,359	1,201	-37,871	-68.94	
Other equity capital components .....	-76,505	-28,891	-27,443	-10,767	-1,342		
Total holding company equity capital .....	2,780,836	2,569,521	2,756,737	2,593,921	1,978,827	8.22	138.82
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,780,836	2,569,521	2,756,737	2,593,921	1,978,827	8.22	138.82
Total liabilities and capital .....	16,966,900	16,755,431	16,424,793	15,719,289	12,475,575	1.26	101.94
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,409,222	4,067,903	4,070,307	3,178,285	2,441,052	8.39	236.33
Interest-bearing deposits .....	8,909,087	8,118,650	8,359,131	7,825,736	6,390,592	9.74	92.96
Total deposits .....	13,318,309	12,186,553	12,429,438	11,004,021	8,831,644	9.29	124.66
Long-term debt that reprices within 1 year .....	25,000	25,000	25,000	25,209	0	0.00	
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,756,737	2,593,921	2,593,921	1,978,827	1,395,321		
Accounting restatements .....	0	-26,591	-26,591	0	0		
Net income .....	143,704	27,884	122,044	158,873	143,112		
Net sale of new perpetual preferred stock .....	0	0	144,484	0	0		
Net sale of new common stock .....	0	0	0	0	1,450		
Sale of treasury stock .....	2,283	445	976	159	399		
Less: Purchase of treasury stock .....	56,660	25,227	25,296	10,298	697		
Changes incident to business combinations .....	0	0	0	493,935	498,614		
Less: Dividends declared .....	49,024	42,997	88,459	71,760	57,951		
Change in other comprehensive income .....	-18,773	39,315	30,158	39,072	-5,313		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	2,569	2,771	5,500	5,113	3,892		
Holding company equity capital, ending balance .....	2,780,836	2,569,521	2,756,737	2,593,921	1,978,827		

BHC Name

City/State

### Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	47.95	36.32	78	50.55	36.22	79	51.11	36.22	82	52.98	37.78	72	49.26	37.19	68
Commercial and industrial loans	9.49	12.25	39	11.75	14.99	32	11.34	13.52	37	8.27	12.02	31	7.47	12.85	25
Loans to individuals	1.57	3.48	51	1.96	3.53	51	1.80	3.40	51	2.26	4.20	52	2.42	4.31	52
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	0.02	0.21	37	0.02	0.20	42	0.02	0.19	39	0.03	0.24	46	0.05	0.30	55
Other loans and leases	2.29	4.22	35	2.16	4.66	32	2.47	4.63	34	2.07	5.01	28	2.27	5	31
Net loans and leases	60.48	59.81	50	65.43	63.21	45	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29
Debt securities over 1 year	21.59	17.61	65	15.04	14.01	57	15.15	15.55	50	18.18	14.60	70	23.88	14.63	89
Mutual funds and equity securities	0.02	0.06	47	0.02	0.05	50	0.02	0.05	44	0.02	0.06	49	0.03	0.06	55
Subtotal	82.09	78.32	62	80.49	78.43	43	80.77	78.16	51	83.50	79.65	48	84.99	79.97	54
Interest-bearing bank balances	3.75	9.11	18	4.01	6.78	30	4.30	7.51	28	0.25	3.06	4	0.36	3.04	10
Federal funds sold and reverse repos	0	0.52	28	0	0.86	26	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	1.20	1.53	54	1.92	1.83	64	1.35	1.68	53	2.46	1.91	69	1.25	1.96	51
Trading assets	0.06	0.60	46	0.05	1.09	39	0.06	1.01	41	0.06	1.19	38	0.06	1.33	41
Total earning assets	87.10	91.43	7	86.46	90.72	10	86.48	91.05	6	86.26	89.53	15	86.66	89.74	18
Non-interest cash and due from depository institutions	1.23	1.01	67	1.31	1.08	67	1.21	1.07	57	1.24	1.14	57	1.14	1.21	42
Other real estate owned	0	0.02	38	0.01	0.03	28	0	0.02	24	0.03	0.03	57	0.06	0.04	69
All other assets	11.67	7.50	93	12.23	8.16	90	12.32	7.82	91	12.50	9.27	84	12.21	8.98	84
<b>Memoranda</b>															
Short-term investments	4.95	12.01	18	5.92	10.58	28	5.64	11.17	26	2.71	7.63	36	1.61	7.80	19
U.S. Treasury securities	0.12	1.08	43	0.12	0.92	47	0.24	0.84	61	0.21	1.03	52	0.16	1.04	49
US agency securities (excluding mortgage-backed securities)	1.29	0.77	75	1.02	0.48	80	1.34	0.63	76	1.07	0.54	77	1.22	0.69	81
Municipal securities	5.31	1.72	86	4.46	1.45	87	4.36	1.69	81	5.29	1.34	90	8.12	1.62	96
Mortgage-backed securities	15.72	12.97	64	10.88	11.11	51	10.19	11.75	45	13.55	11.44	64	15.06	11.13	74
Asset-backed securities	0	0.38	26	0	0.27	25	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0.34	0.52	56	0.47	0.39	67	0.36	0.42	60	0.52	0.39	71	0.57	0.41	73
Loans held-for-sale	0.24	0.42	56	0.32	0.48	55	1.03	0.52	78	0.27	0.39	55	0.07	0.30	36
Loans held for investment	61.06	59.85	51	66.12	63.46	44	65.71	61.72	57	65.35	63.50	40	61.40	63.93	31
Real estate loans secured by 1-4 family	15.40	11.69	68	17.80	12.29	72	17.59	11.91	72	19.42	13.29	74	21.07	13.46	80
Revolving	3.64	1.45	93	3.74	1.80	83	3.83	1.66	91	4.03	2.07	79	4.73	2.27	86
Closed-end, secured by first liens	11.56	9.84	64	13.83	9.99	74	13.55	9.81	71	15.11	10.69	75	16.06	10.57	78
Closed-end, secured by junior liens	0.19	0.20	63	0.23	0.26	56	0.21	0.22	62	0.27	0.28	61	0.28	0.31	57
Commercial real estate loans	32.35	22.48	77	32.51	21.90	78	33.27	22.22	80	33.30	22.23	73	27.88	21.58	56
Construction and land development	4.15	3.35	65	4.67	3.32	69	4.67	3.40	67	5.04	3.44	71	4.60	3.51	63
Multifamily	3.80	3.31	65	3.28	3.07	61	3.28	3.12	63	3.27	3.01	63	4.39	2.72	80
Nonfarm nonresidential	24.40	14.81	85	24.57	14.50	85	25.32	14.72	84	24.99	14.69	78	18.89	14.44	63
Real estate loans secured by farmland	0.21	0.34	62	0.23	0.33	65	0.25	0.33	65	0.27	0.36	66	0.31	0.41	67

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	78.22	59.66	83	76.09	55.37	89	76.58	57.15	88	80.74	57.46	88	80.13	56.49	86
Real estate loans secured by 1-4 family	25.11	19.82	64	26.80	19.50	75	26.36	19.43	72	29.58	20.75	78	34.28	21.10	87
Revolving	5.94	2.42	93	5.64	2.79	88	5.74	2.64	88	6.15	3.15	84	7.70	3.50	90
Closed-end	19.17	17.22	61	21.16	16.49	70	20.61	16.59	67	23.44	17.39	73	26.58	17.39	84
Commercial real estate loans	52.77	36.54	81	48.94	32.96	85	49.85	34.63	82	50.74	33.52	83	45.35	32.14	68
Construction and land development	6.76	5.50	62	7.02	4.97	70	7	5.26	69	7.68	5.09	73	7.48	5.20	73
1-4 family	1.71	1.11	73	1.58	0.93	74	1.69	0.93	74	1.57	0.94	73	1.35	1.02	67
Other	5.06	4.33	61	5.44	3.90	69	5.32	4.19	65	6.11	4.02	74	6.14	4.05	73
Multifamily	6.20	5.34	65	4.93	4.72	60	4.91	4.96	58	4.98	4.69	61	7.15	4.10	83
Nonfarm nonresidential	39.80	24.14	86	36.98	21.76	88	37.94	22.93	87	38.09	22.15	88	30.72	21.40	70
Owner-occupied	12.29	8.14	75	11.08	7.38	74	11.40	7.68	72	12.02	7.72	77	11.51	8.03	69
Other	27.51	15.71	90	25.90	14.16	92	26.53	14.95	92	26.07	14.34	90	19.21	13.38	71
Real estate loans secured by farmland	0.33	0.59	62	0.35	0.52	65	0.38	0.54	65	0.41	0.55	65	0.50	0.63	67
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	15.47	20.98	31	17.68	23.90	29	16.99	22.17	31	12.61	19.53	27	12.15	20.32	24
Loans to individuals	2.55	6.28	50	2.95	6.11	50	2.70	6.13	50	3.45	7.13	50	3.94	7.36	52
Credit card loans	0	0.51	22	0	0.64	21	0	0.65	22	0	0.81	21	0	1.02	20
Agricultural loans	0.03	0.37	37	0.03	0.31	41	0.03	0.32	39	0.04	0.37	43	0.08	0.46	55
Other loans and leases	3.73	8.03	38	3.25	8.93	33	3.70	9.09	35	3.16	9.85	30	3.69	9.66	31
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans	464.85	383.17	66	554.41	392.62	79	480.72	381.27	71	557.42	391.26	79	469.97	379.80	60
Real estate loans secured by 1-4 family	149.24	124.52	62	195.26	133.24	74	165.44	125.03	67	204.26	138.18	75	201.03	137.84	76
Revolving	35.31	15.53	87	41.07	19.64	83	36.04	17.42	85	42.44	21.26	81	45.16	23.33	80
Closed-end	113.93	107.53	57	154.19	112.01	72	129.40	106.14	62	161.81	115.20	75	155.87	112.79	76
Commercial real estate loans	313.61	238.21	69	356.59	237.30	77	312.90	234.65	66	350.34	229.44	75	266	219.72	55
Construction and land development	40.20	35.52	58	51.18	35.78	70	43.95	35.62	64	53.02	34.95	71	43.90	35.36	62
1-4 family	10.16	7.06	70	11.54	6.74	72	10.58	6.34	71	10.84	6.61	70	7.90	7.04	60
Other	30.05	28.07	55	39.63	27.86	68	33.37	28.16	61	42.18	27.32	74	36	27.26	64
Multifamily	36.86	34.78	64	35.94	33.28	62	30.83	32.74	59	34.37	31.04	66	41.91	27.85	79
Nonfarm nonresidential	236.55	157.17	80	269.46	157.33	85	238.12	155.06	78	262.95	152.10	81	180.19	147.22	59
Owner-occupied	73.05	52.65	69	80.76	53.29	74	71.56	52.37	68	82.99	53.07	75	67.53	54.89	63
Other	163.49	102.08	83	188.71	101.60	88	166.56	100.54	82	179.96	97.41	85	112.66	91.80	61
Real estate loans secured by farmland	1.99	3.59	61	2.57	3.50	63	2.38	3.44	64	2.83	3.60	65	2.94	4.02	66
Loans to depository institutions and acceptances of other banks	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	91.94	127.07	34	128.86	159.86	34	106.63	139.91	35	87.05	122.02	34	71.25	128.82	27
Loans to individuals	15.17	35.29	49	21.47	38.40	51	16.96	37.47	52	23.81	43.51	50	23.14	42.67	50
Credit card loans	0	2.61	22	0	3.43	21	0	3.30	22	0	4.34	21	0	5.31	20
Agricultural loans	0.16	2.01	38	0.21	2.03	41	0.17	1.88	39	0.31	2.18	44	0.49	2.72	55
Other loans and leases	22.17	46.75	32	23.72	51.14	32	23.21	49.54	30	21.83	52.44	27	21.66	51.79	29
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	40.58	28.84	81	38.05	26.07	82	38.58	27.32	82	38.96	26.45	81	34.23	24.79	72
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	241.14	187.37	67	277.26	186.18	80	242.18	183.76	65	268.99	178.57	76	200.76	167.93	57
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	314.19	244.59	67	358.02	244.21	77	313.74	240.85	65	351.98	236.10	75	268.28	225.98	55

BHC Name

City/State

# Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	4.95	12.01	18	5.92	10.58	28	5.64	11.17	26	2.71	7.63	36	1.61	7.80	19
Liquid assets	22.18	28.17	36	17.39	24.60	31	17.34	26.22	25	16.37	22.44	39	17.99	22.72	47
Investment securities	22.81	19.64	60	16.97	16.55	57	16.51	17.85	45	20.67	16.99	69	25.16	17.27	84
Net loans and leases	60.48	59.81	50	65.43	63.21	45	65.61	61.58	58	65.29	63.77	40	61.08	63.98	29
Net loans, leases and standby letters of credit	60.79	60.62	50	65.79	64.12	42	65.92	62.48	57	65.68	64.84	38	61.47	65.07	27
Core deposits	76.52	74.75	40	70.03	68.08	46	73.37	70.67	44	66.61	63.09	46	67.72	62.13	55
Noncore funding	4.96	10.89	28	12.13	16.68	46	7.50	14.13	33	14.59	19.36	42	13.89	21.34	34
Time deposits of \$250K or more	1.87	1.81	62	2.40	2.56	55	2.13	2.11	58	3.12	2.94	57	2.58	2.89	48
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0.80	1.20	54	2.33	1.49	75	1.47	1.47	66	1.80	1.94	63	2.33	1.97	70
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0.80	0.52	64	2.33	0.52	85	1.47	0.54	78	1.80	0.48	79	2.33	0.54	84
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.13	0.99	65	4.87	2.06	84	2.23	1.24	75	6.72	3.01	87	3.92	3.67	57
Earning assets that reprice within 1 year	20.03	38.93	12	19.61	39.71	7	20.47	39.38	11	22.62	39.29	9	22.86	40.29	10
Interest-bearing liabilities that reprice within 1 year	5.87	7.04	54	7.05	9.42	41	6.43	8.20	48	8.47	10.19	46	6.91	10.01	36
Long-term debt that reprices within 1 year	0.15	0.26	69	0.15	0.56	60	0.15	0.47	62	0.16	0.96	53	0	1.34	25
Net assets that reprice within 1 year	14.01	30.25	16	12.41	28.34	14	13.89	29.11	17	13.98	26.63	15	15.95	27.38	25
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	0.01	-1.82	61	7.72	6.94	55	2.30	3.20	51	14.23	14.45	52	14.44	16.62	47
Net short-term noncore funding dependence	-1.93	-8.21	71	3.81	-2.29	68	-0.52	-4.76	63	9.63	3.38	65	7.64	4.66	51
Short-term investment / Short-term noncore funding	147.25	284.81	32	65.88	138.95	26	108.03	184.19	36	25.18	77.77	34	19.82	66.46	29
Liquid assets - short-term noncore funding / Nonliquid assets	24.19	34.02	40	10.17	23.27	36	14.65	28.18	34	6.72	16.97	35	12.06	16.04	50
Net loans and leases / Total deposits	77.05	74.66	55	89.96	82.84	68	86.70	79.43	72	93.27	90.31	55	86.28	90.08	38
Net loans and leases / Core deposits	79.04	81.17	49	93.44	93.70	51	89.42	88.34	60	98.02	103.93	44	90.19	105	27
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.95	0.84	82	2.57	1.82	71	2.29	1.57	70	1.58	0.72	80	-0.02	-0.82	69
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.16	1.94	67	5.28	4.82	62	3.80	4.31	55	1.67	1.36	64	-2.22	-1.98	43
Structured notes appreciation (depreciation) / Tier 1 capital		0.01		0	0	52		0.02		0.01	0	75	-0.01	-0.05	38
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	23.32	13.42	71	26.95	12.14	76	26.96	11.38	77	26.22	12.67	73	32.52	16.19	74
Available-for-sale securities	76.61	84.66	28	72.93	85.75	25	72.93	87.23	23	73.68	85.40	27	67.35	81.88	26
U.S. Treasury securities	0.52	5.52	40	0.70	5.43	46	1.47	4.72	59	1.01	6.15	49	0.63	6.99	44
US agency securities (excluding mortgage-backed securities)	5.67	4.50	68	6.02	3.23	75	8.09	4.01	76	5.20	3.49	72	4.86	4.02	65
Municipal securities	23.30	8.87	81	26.31	9.39	85	26.43	9.83	82	25.61	7.75	88	32.29	9.16	91
Mortgage-backed securities	68.95	66.59	52	64.10	67.27	42	61.72	66.64	42	65.54	67.43	43	59.84	65.45	36
Asset-backed securities	0	2.05	26	0	1.68	25	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	1.49	3.17	50	2.74	2.93	65	2.18	3.01	57	2.53	2.94	64	2.25	2.79	62
Mutual funds and equity securities	0.08	0.32	45	0.12	0.37	49	0.11	0.35	43	0.11	0.40	45	0.13	0.42	49
Debt securities 1 year or less	5.24	8.69	43	11.29	11.75	60	8.15	10.55	51	11.92	11.86	61	4.97	11.91	33
Debt securities 1 to 5 years	7.88	17.05	35	8.81	18.03	38	11.23	17.03	46	7.97	17.94	37	7.73	19.18	33
Debt securities over 5 years	86.81	72.17	71	79.78	66.01	62	80.51	69.86	60	80.01	66.02	61	87.18	64.73	81
Pledged securities	48.32	33.87	69	69.82	37.40	87	65.43	35.67	84	62.37	30.57	88	62.48	33.30	86
Structured notes, fair value	0	0.03	41	0.21	0.02	90	0	0.02	42	0.32	0.03	90	1.12	0.04	94
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-15.41	51.37	15	371.16	146.89	85	117.81	183.32	50	112.50	26.69	85	117.04	6.77	96
Investment securities	36.06	33.34	62	-6.24	14.17	14	-16.51	23.62	5	3.49	11.75	41	37.86	9.42	86
Core deposits	10.65	16.88	26	40.68	25.99	87	15.09	26.88	16	23.93	11.23	84	26.88	7.29	91
Noncore funding	-58.64	-23.76	5	13.02	-2.41	77	-46.31	-12.18	9	32.39	6.59	85	13.74	10.67	63

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,173,721	3,085,100	3,045,514	3,123,818	2,306,129
Commit: Secured commercial real estate loans	684,700	838,071	727,461	897,065	566,304
Commit: Unsecured real estate loans	6,057	18,724	4,079	13,997	2,660
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	52,014	60,032	50,914	60,245	48,253
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	124,461	212,824	351,877	93,013	28,994
Written options contracts (interest rate)	63,776	139,345	115,027	36,943	18,375
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	1,616,158	1,329,270	1,440,431	883,164	534,520
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)	18.71	22.45	44	18.41	21.74	48	18.54	22.01	46	19.87	23.52	47	18.49	24.05	37
Standby letters of credit	0.31	0.67	31	0.36	0.72	35	0.31	0.71	31	0.38	0.84	34	0.39	0.92	33
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	10.63	49.75	35	10.04	51.68	26	11.61	48.62	32	6.45	68.47	20	4.66	65.81	20
Interest rate contracts	10.63	35.96	37	10.04	36.85	28	11.61	34.36	34	6.45	47.31	21	4.66	43.84	21
Interest rate futures and forward contracts	0.73	5.17	62	1.27	9.28	57	2.14	6.21	68	0.59	10.67	53	0.23	11.40	45
Written options contracts (interest rate)	0.38	1.82	44	0.83	2.30	47	0.70	2.18	46	0.24	2.47	37	0.15	2.16	31
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	9.53	20.67	41	7.93	22.27	32	8.77	20.83	37	5.62	28.86	23	4.28	26.74	23
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)	29.47	42.93	40	28.91	41.55	42	27.99	42.82	37	39.08	45.53	58	32.88	44.93	48

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	1,804,395	1,681,439	1,907,335	1,013,120	581,889
Interest rate contracts	1,804,395	1,681,439	1,907,335	1,013,120	581,889
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	124,461	212,824	351,877	93,013	28,994
Written options	63,776	139,345	115,027	36,943	18,375
Exchange-traded	0	0	0	0	0
Over-the-counter	63,776	139,345	115,027	36,943	18,375
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	1,616,158	1,329,270	1,440,431	883,164	534,520
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,804,395	1,681,439	1,907,335	1,013,120	581,889
Interest rate contracts	1,804,395	1,681,439	1,907,335	1,013,120	581,889
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,740,619	1,468,615	1,555,458	920,106	552,895
One year or less	129,661	152,945	120,227	54,310	58,858
Over 1 year to 5 years	318,479	199,599	215,213	110,763	91,798
Over 5 years	1,292,479	1,116,071	1,220,018	755,033	402,239
Gross negative fair value (absolute value)	34,174	64,341	57,342	17,552	5,081
Gross positive fair value	33,279	57,480	48,613	14,588	5,303
Held for trading	0	0	0	0	0
Non-traded	33,279	57,480	48,613	14,588	5,303
Current credit exposure on risk-based capital derivative contracts	30,380	55,638	46,393	14,549	4,630
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer #	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts .....	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts .....	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	6.90	12.57	54	12.66	12.99	63	18.45	14.05	66	9.18	13.49	58	4.98	12.78	44
Exchange-traded .....	3.53	7.49	44	8.29	8.37	60	6.03	8.18	55	3.65	5.91	50	3.16	6.60	47
Over-the-counter .....	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Purchased options .....	3.53	7.20	46	8.29	7.94	62	6.03	7.73	57	3.65	5.10	53	3.16	5.49	52
Exchange-traded .....	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Over-the-counter .....	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Swaps .....	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Held for trading .....	89.57	71.23	61	79.06	69.92	54	75.52	68.76	47	87.17	69.75	61	91.86	70.34	65
<b>Interest rate contracts .....</b>															
Foreign exchange contracts .....	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Equity, commodity, and other contracts .....	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
<b>Foreign exchange contracts .....</b>															
Equity, commodity, and other contracts .....	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
<b>Equity, commodity, and other contracts .....</b>															
Non-traded .....	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
<b>Non-traded .....</b>															
Interest rate contracts .....	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts .....	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Equity, commodity, and other contracts .....	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Over 1 year to 5 years .....	96.47	91.87	46	87.34	89.91	28	81.55	91.48	21	90.82	93.86	27	95.02	94.47	40
Over 5 years .....	7.19	28.05	31	9.10	30.94	31	6.30	32.05	25	5.36	32.17	21	10.11	32.51	32
Gross negative fair value (absolute value) .....	17.65	26.03	36	11.87	27.26	29	11.28	27.06	26	10.93	30.45	25	15.78	31.16	28
Gross positive fair value .....	71.63	30.08	88	66.38	28.48	85	63.96	29.56	82	74.53	28.09	90	69.13	28.71	88
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	1.89	1.25	72	3.83	1.76	82	3.01	1.55	77	1.73	0.83	84	0.87	0.72	63
Gross positive fair value (X) .....	1.84	1.68	57	3.42	2.69	62	2.55	2.23	60	1.44	1.19	66	0.91	0.85	58
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.02	0.05	52	0.05	0.07	57	0.04	0.07	56	0.01	0.06	47	0	0.06	27
Gross positive fair value (X) .....	0.02	0.07	35	0.04	0.11	33	0.03	0.09	32	0.01	0.07	29	0	0.06	22
Held for trading (X) .....	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.02	0.01	75	0.04	0.02	80	0.03	0.02	78	0.01	0.01	71	0	0.01	61
Current credit exposure (X) .....	0.02	0.05	40	0.04	0.08	39	0.03	0.06	38	0.01	0.05	35	0	0.04	33
Credit losses on derivative contracts .....	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.28	0.63	45	0.50	1.03	40	0.42	0.85	42	0.13	0.73	34	0.06	0.53	35

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance	185,827	52,429	52,429	48,948	45,284
Gross losses	3,557	9,011	12,535	12,657	10,567
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,598	2,353	5,486	5,073	6,634
Net losses	-41	6,658	7,049	7,584	3,933
Provision for loan and lease losses	-45,138	84,217	101,960	11,065	7,597
Adjustments	0	38,487	38,487	0	0
Ending balance	140,730	168,475	185,827	52,429	48,948
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	-0.54	-0.14	7	1.04	0.85	67	0.62	0.51	68	0.09	0.15	38	0.07	0.14	27
Provision for loan and lease losses / Average loans and leases	-0.84	-0.25	9	1.58	1.37	64	0.94	0.82	63	0.14	0.24	38	0.11	0.24	29
Provision for loan and lease losses / Net loan and lease losses	10,092.68	77.32	99	1,264.90	792.43	80	1,446.45	487.86	90	145.90	130.58	69	193.16	134.68	83
Allowance for loan and lease losses / Total loans and leases not held for sale	1.36	1.39	53	1.52	1.51	58	1.72	1.58	68	0.51	0.83	22	0.64	0.90	26
Allowance for loan and lease losses / Total loans and leases	1.35	1.37	53	1.51	1.48	60	1.70	1.55	68	0.51	0.81	23	0.64	0.89	26
Allowance for loan and lease losses / Net loans and leases losses (X)		15.27		12.65	11.83	70	26.36	11.58	84	6.91	8.03	63	12.45	7.54	82
Allowance for loan and lease losses / Nonaccrual assets	388.63	318.67	74	475.14	321.01	82	503.87	299.17	83	116.73	218.72	31	159.44	214.03	47
ALLL / 90+ days past due + nonaccrual loans and leases	315.98	260.68	72	232.48	244.42	58	404.87	244.34	80	92.69	151.73	33	140.72	160.51	57
Gross loan and lease losses / Average loans and leases	0.07	0.22	18	0.17	0.35	37	0.12	0.34	20	0.16	0.28	35	0.15	0.30	32
Recoveries / Average loans and leases	0.07	0.08	52	0.04	0.07	42	0.05	0.07	42	0.06	0.08	49	0.09	0.09	58
Net losses / Average loans and leases	0	0.13	15	0.12	0.28	38	0.06	0.27	22	0.09	0.21	40	0.06	0.22	24
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	28.70	16.12	83	18.59	15.46	67	43.34	33.98	72	48.01	36.22	82	52.28	41.30	73
Earnings coverage of net loan and lease losses (X)	-3,301.44	4.52	1	17.39	21.56	64	35.05	22.91	79	26.94	24.40	68	46.31	21.75	85

#### Net Loan and Lease Losses By Type

Real estate loans	-0.02	0.03	16	0.05	0.03	74	0.03	0.04	53	0.06	0.01	87	0.02	0.02	58
Real estate loans secured by 1-4 family	-0.03	-0.01	31	0.06	0.01	85	0.04	0.01	81	0.06	0.01	88	0.06	0.01	85
Revolving	-0.05	-0.05	32	0	0.01	57	0.01	0.01	64	-0.03	0.02	21	0.02	0.03	52
Closed-end	-0.02	-0.01	36	0.08	0.01	91	0.05	0	87	0.08	0	94	0.07	0.01	91
Commercial real estate loans	-0.02	0.05	10	0.04	0.03	66	0.02	0.07	37	0.06	0.01	82	-0.01	0.01	23
Construction and land development	-0.01	0	28	0	0	38	0	0	68	-0.02	-0.01	27	-0.03	-0.03	30
1-4 family	0	0	57	-0.02	0	9	-0.01	0	9	0	0	88	0	-0.01	63
Other	-0.01	-0.01	27	0.01	0	88	0.01	0	76	-0.03	-0.01	22	-0.03	-0.02	27
Multifamily	0	0.01	21	0	0	58	0	0	58	-0.01	0	7	0	0	28
Nonfarm nonresidential	-0.02	0.07	10	0.05	0.05	65	0.02	0.11	36	0.08	0.02	86	-0.01	0.02	20
Owner-occupied	0	0.01	17	0.04	0.02	79	0.01	0.02	63	0.05	0.01	90	-0.03	0.01	0
Other	-0.02	0.06	10	0.02	0.03	64	0.01	0.08	40	0.03	0.01	82	0.02	0.01	75
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	-0.26	0	6
Commercial and industrial loans	0.04	0.20	32	0.24	0.46	39	0.11	0.47	23	0.07	0.37	17	0.10	0.31	24
Loans to individuals	0.40	0.78	38	1.38	1.41	63	0.96	1.13	56	0.52	1.17	27	0.62	1.16	38
Credit card loans		2.18			3.43			2.92			3.11			2.92	
Agricultural loans	0	0.03	48	0	0.15	38	0	0.19	35	0.04	0.08	68	0	0.15	38
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	-0.01	0.08	16	-0.01	0.13	11	-0.01	0.15	9	0.04	0.15	48	0	0.14	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	21,308	30,754	31,811	36,611	19,720
90+ days past due loans and leases	8,325	37,011	9,018	11,650	4,084
Nonaccrual loans and leases	36,212	35,458	36,880	44,913	30,700
Total past due and nonaccrual loans and leases	65,845	103,223	77,709	93,174	54,504
<b>Restructured</b>					
Restructured 30-89 days past due	75	159	215	281	151
Restructured 90+ days past due	7	108	172	37	7
Restructured nonaccrual	1,664	1,339	1,828	1,422	2,855
Total restructured loans and leases	1,746	1,606	2,215	1,740	3,013
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	5,717	4,838	3,540	5,113	5,744
Other real estate owned	754	1,191	504	4,062	7,173
<b>Other Assets</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	0	0	0	0	0
Total other assets past due and nonaccrual	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.20	0.27	49	0.28	0.36	45	0.29	0.39	44	0.35	0.43	51	0.26	0.44	26
90+ days past due loans and leases	0.08	0.10	71	0.33	0.13	83	0.08	0.12	63	0.11	0.15	64	0.05	0.17	49
Nonaccrual loans and leases	0.35	0.58	28	0.32	0.61	22	0.34	0.66	22	0.44	0.51	43	0.40	0.54	36
90+ days past due and nonaccrual loans and leases	0.43	0.73	30	0.65	0.80	46	0.42	0.85	21	0.55	0.71	44	0.45	0.75	29
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	46	0	0.01	42	0	0.01	46	0	0.01	42	0	0.02	36
90+ days past due restructured	0	0	63	0	0.01	69	0	0.01	68	0	0.01	65	0	0.01	56
Nonaccrual restructured	0.02	0.12	15	0.01	0.13	13	0.02	0.13	17	0.01	0.14	16	0.04	0.16	18
30-89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	0.20	0.27	49	0.28	0.37	45	0.29	0.40	44	0.35	0.43	51	0.26	0.44	26
90+ days past due assets	0.08	0.10	71	0.33	0.13	83	0.08	0.12	63	0.11	0.15	63	0.05	0.18	47
Nonaccrual assets	0.35	0.59	28	0.32	0.62	22	0.34	0.67	22	0.44	0.53	43	0.40	0.57	36
30+ days past due and nonaccrual assets	0.63	1.04	33	0.93	1.21	42	0.71	1.29	27	0.90	1.19	44	0.71	1.26	21
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.26	0.43	30	0.43	0.49	50	0.28	0.52	27	0.36	0.44	46	0.28	0.48	26
90+ days past due and nonaccrual assets + other real estate owned	0.27	0.46	28	0.44	0.52	47	0.28	0.55	25	0.39	0.48	45	0.34	0.52	29
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.25	0.52	21	0.25	0.56	17	0.25	0.60	17	0.35	0.53	28	0.35	0.60	25
Allowance for loan and lease losses	30.39	67.93	20	24.78	65.48	12	22.23	66.66	8	103.77	115.41	51	89.43	118.28	41
Equity capital + allowance for loan and lease losses	1.46	4.43	12	1.52	4.83	12	1.40	4.97	10	2.06	4.28	23	2.16	4.79	21
Tier 1 capital + allowance for loan and lease losses	2.38	5.28	18	2.64	5.98	15	2.29	6.05	13	3.64	5.65	30	3.35	6.16	26
Loans and leases + other real estate owned	0.41	0.88	21	0.38	0.92	14	0.38	0.97	12	0.53	0.85	26	0.57	0.96	26

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

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### Past Due and Nonaccrual Loans and Leases

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0.21	0.24	54	0.29	0.39	48	0.29	0.39	45	0.35	0.38	56	0.26	0.42	33
90+ days past due .....	0.08	0.12	72	0.39	0.15	85	0.08	0.16	66	0.11	0.16	68	0.06	0.22	54
Nonaccrual .....	0.40	0.65	34	0.39	0.63	34	0.41	0.76	30	0.37	0.46	47	0.46	0.57	45
Commercial and industrial															
30–89 days past due .....	0.13	0.17	50	0.21	0.23	57	0.24	0.23	64	0.31	0.31	61	0.07	0.30	16
90+ days past due .....	0.11	0.02	92	0.19	0.03	91	0.10	0.03	85	0.14	0.05	83	0	0.05	29
Nonaccrual .....	0.23	0.64	23	0.09	0.75	11	0.13	0.75	12	1.04	0.83	66	0.24	0.76	22
Individuals															
30–89 days past due .....	0.75	0.55	74	0.65	0.58	56	0.94	0.83	62	1.06	0.83	63	0.89	0.84	48
90+ days past due .....	0.10	0.07	73	0.13	0.13	68	0.13	0.14	65	0.16	0.17	68	0.11	0.16	62
Nonaccrual .....	0.08	0.18	50	0.11	0.22	49	0.06	0.28	34	0.07	0.17	44	0.11	0.23	43
Depository institution loans															
30–89 days past due .....		0			0.03			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....	0	0.16	29	2.26	0.31	93	0	0.17	28	0	0.24	26	0.05	0.17	59
90+ days past due .....	0	0	44	1.16	0.03	95	0	0	44	0.81	0	98	0.05	0	92
Nonaccrual .....	0	0.69	24	0	0.80	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments															
30–89 days past due .....		0.01			0			0			0.07			0.01	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0.04			0.02			0.09			0.03			0.06	
Other loans and leases															
30–89 days past due .....	0	0.11	18	0	0.14	12	0	0.18	15	0.04	0.20	41	0.05	0.17	44
90+ days past due .....	0	0.01	35	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
Nonaccrual .....	0	0.13	22	0	0.15	16	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer #	Pct												
<b>Memoranda</b>																
1-4 family	30-89 days past due	0.21	0.35	43	0.41	0.60	50	0.41	0.65	36	0.48	0.67	44	0.41	0.71	29
	90+ days past due	0.14	0.27	70	0.45	0.29	82	0.15	0.33	69	0.17	0.31	72	0.14	0.46	60
	Nonaccrual	0.92	0.82	68	0.80	0.84	59	0.86	0.89	60	0.82	0.73	64	0.74	0.86	53
Revolving	30-89 days past due	0.19	0.29	38	0.20	0.40	34	0.18	0.48	25	0.23	0.45	28	0.28	0.50	29
	90+ days past due	0.02	0.02	76	0.03	0.03	72	0.01	0.03	72	0.01	0.05	57	0.04	0.05	62
	Nonaccrual	0.04	1.05	15	0.10	1.27	15	0.05	1.13	13	0.16	1	19	0.06	1.17	11
Closed-end	30-89 days past due	0.22	0.36	46	0.46	0.61	54	0.48	0.65	47	0.55	0.70	51	0.45	0.75	34
	90+ days past due	0.17	0.29	75	0.56	0.33	83	0.19	0.38	73	0.21	0.35	72	0.17	0.53	60
	Nonaccrual	1.20	0.77	81	0.98	0.81	67	1.09	0.87	71	0.99	0.70	76	0.94	0.84	64
Junior lien	30-89 days past due	0.02	0.01	77	0.02	0.02	63	0.01	0.02	48	0.03	0.02	71	0.04	0.03	73
	90+ days past due	0.06	0	98	0.07	0	97	0.01	0	86	0.03	0	95	0.01	0	79
	Nonaccrual	0.10	0.04	83	0.08	0.05	72	0.10	0.04	84	0.09	0.04	79	0.10	0.06	73
Commercial real estate	30-89 days past due	0.21	0.14	71	0.23	0.23	62	0.23	0.26	62	0.27	0.18	75	0.15	0.17	50
	90+ days past due	0.05	0.01	84	0.35	0.02	98	0.04	0.02	84	0.08	0.03	78	0	0.03	46
	Nonaccrual	0.15	0.52	20	0.17	0.43	24	0.17	0.62	17	0.11	0.23	31	0.22	0.28	49
Construction and development	30-89 days past due	0.17	0.12	77	0.48	0.24	79	0.50	0.28	77	0.16	0.28	55	0.25	0.21	66
	90+ days past due	0.05	0.01	91	0.68	0.01	99	0.04	0.01	89	0	0.02	33	0	0.02	31
	Nonaccrual	0.02	0.36	35	0	0.25	11	0.02	0.41	28	0.04	0.20	37	0.01	0.19	32
1-4 family	30-89 days past due	0.06	0.02	84	0.21	0.04	89	0.47	0.03	96	0.02	0.06	54	0	0.06	25
	90+ days past due	0.04	0	94	0.13	0	98	0.04	0	94	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0.02	0.02	72	0	0.02	28
Other	30-89 days past due	0.10	0.07	77	0.26	0.17	77	0.03	0.22	40	0.14	0.20	66	0.25	0.13	76
	90+ days past due	0.01	0	88	0.55	0	99	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual	0.02	0.29	39	0	0.18	14	0.02	0.35	33	0.01	0.17	38	0.01	0.15	38
Multifamily	30-89 days past due	0.12	0.06	80	0.33	0.08	88	0.35	0.09	85	0	0.08	19	0	0.10	36
	90+ days past due	0	0	44	0.05	0	95	0	0	45	0.03	0	91	0	0.01	39
	Nonaccrual	0.01	0.14	45	0.02	0.08	43	0.01	0.11	44	0.10	0.05	80	0.01	0.08	53
Nonfarm non-residential	30-89 days past due	0.24	0.14	77	0.16	0.20	55	0.17	0.23	56	0.32	0.14	83	0.16	0.17	53
	90+ days past due	0.06	0.01	88	0.32	0.02	96	0.05	0.02	83	0.10	0.03	81	0.01	0.03	53
	Nonaccrual	0.19	0.66	21	0.22	0.55	25	0.21	0.80	18	0.12	0.28	27	0.32	0.30	59
Owner Occupied	30-89 days past due	0.09	0.04	80	0.01	0.07	22	0.01	0.07	22	0.09	0.07	66	0.03	0.09	27
	90+ days past due	0.05	0	94	0.06	0.01	94	0.01	0	75	0.08	0.01	91	0.01	0.01	60
	Nonaccrual	0.09	0.25	25	0.14	0.24	37	0.10	0.27	23	0.10	0.16	43	0.02	0.17	16
Other	30-89 days past due	0.15	0.09	77	0.16	0.11	73	0.16	0.14	68	0.23	0.07	90	0.13	0.07	78
	90+ days past due	0	0.01	77	0.27	0.01	95	0.04	0.01	88	0.02	0.01	78	0	0.01	31
	Nonaccrual	0.11	0.40	33	0.08	0.24	30	0.11	0.44	30	0.02	0.10	28	0.31	0.13	83
Farmland	30-89 days past due	0	0.11	30	0	0.31	25	0	0.11	30	0.20	0.23	61	0.41	0.25	77
	90+ days past due	0	0	45	1.48	0.03	98	0	0	45	0.06	0.01	89	0	0.01	42
	Nonaccrual	0	1.10	21	1.67	1.24	70	0.79	1.13	57	1.18	0.84	68	2.13	1.23	78
Credit card	30-89 days past due		0.63			0.90			0.95			1.19			1.22	
	90+ days past due		0.39			0.76			0.63			0.78			0.73	
	Nonaccrual		0.08			0.09			0.05			0.11			0.09	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus	1,697,788	1,746,015	1,749,206	1,768,026	1,279,117
Retained earnings	970,668	836,010	888,624	824,694	737,581
Accumulated other comprehensive income (AOCI)	12,586	40,516	31,359	1,201	-37,871
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	2,681,042	2,622,541	2,669,189	2,593,921	1,978,827
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets	1,158,644	1,169,786	1,164,901	1,150,982	920,595
Accumulated other comprehensive income-related adjustments	12,586	40,516	31,359	1,201	-37,871
Other deductions from common equity tier 1 capital	0	0	0	0	0
Subtotal:	1,509,812	1,412,239	1,472,929	1,441,738	1,096,103
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	1,509,812	1,412,239	1,472,929	1,441,738	1,096,103
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus	144,484	0	144,484	0	0
Non-qualifying capital instruments	0	0	0	0	162,500
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	144,484	0	144,484	0	162,500
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	144,484	0	144,484	0	162,500
<b>Tier 1 Capital</b>	1,654,296	1,412,239	1,617,413	1,441,738	1,258,603
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus	55,000	60,000	55,000	60,000	25,000
Non-qualifying capital instruments	130,000	130,000	130,000	136,500	0
Total capital minority interest not included in tier 1 capital	0	0	0	0	0
Allowance for loan and lease losses in tier 2 capital	92,265	117,254	129,001	53,526	49,898
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	277,265	307,254	314,001	250,026	74,898
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	277,265	307,254	314,001	250,026	74,898
Exited advanced approach tier 2 capital					
Total capital	1,931,561	1,719,493	1,931,414	1,691,764	1,333,501
Exited advanced approach total capital					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted	17,055,253	16,688,720	16,544,759	13,891,163	12,624,659
Less: Deductions from common equity tier 1 capital	1,158,643	1,169,786	1,164,901	1,150,982	920,594
Less: Other deductions	-14,554	-16,331	-15,502	-17,468	-16,543
Total assets for leverage ratio	15,911,164	15,535,265	15,399,360	12,757,649	11,720,608
Total risk-weighted assets	10,948,108	11,217,422	10,989,527	11,188,570	8,338,973
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	13.79	12.66	71	12.59	11.98	70	13.40	12.35	72	12.89	12.11	73	13.14	12.09	74
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	15.11	13.44	80	12.59	12.72	57	14.72	13.08	79	12.89	12.78	61	15.09	12.85	81
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	17.64	15.42	84	15.33	14.77	71	17.58	15.23	84	15.12	14.36	70	15.99	14.45	78
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	10.40	9.11	81	9.09	9.03	57	10.51	9.13	85	11.30	9.76	83	10.74	9.71	81
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

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### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0		
Total property and casualty assets .....	0	0	0	0	0		
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0		
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity .....	0	0	0	0	0		
Total property and casualty equity .....	0	0	0	0	0		
Total life and health equity .....	0	0	0	0	0		
Total insurance underwriting net income .....	0	0	0	0	0		
Total property and casualty .....	0	0	0	0	0		
Total life and health .....	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0		
Unearned premiums (P/C) .....	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0		
Separate account liabilities (L/H) .....	0	0	0	0	0		
Insurance activities revenue .....	2,138	1,786	3,894	3,484	3,215	19.71	25.99
Other insurance activities income .....	2,138	1,786	3,894	3,484	3,215	19.71	25.99
Insurance and reinsurance underwriting income .....	0	0	0	0	0		
Premiums .....	0	0	0	0	0		
Credit related insurance underwriting .....	0	0	0	0	0		
Other insurance underwriting .....	0	0	0	0	0		
Insurance benefits, losses, expenses .....	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0		
Life insurance assets .....	309,454	303,022	306,038	299,516	225,317	2.12	102.42

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets ..	52.30			54.79			53.67			51.47			56.12		
Insurance underwriting assets (L/H) / Total insurance underwriting assets ..	47.70			45.21			46.33			48.53			43.88		
Separate account assets (L/H) / Total life assets .....	13.29			11.01			11.24			7.26			8.53		
<hr/>															
Insurance activities revenue / Adjusted operating income .....	0.70	0.37	78	0.60	0.39	77	0.64	0.41	75	0.67	0.47	76	0.71	0.47	78
Premium income / Insurance activities revenue .....	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37
Credit related premium income / Total premium income .....	30.92			40.01			38.23			34.91			44.54		
Other premium income / Total premium income .....	69.08			59.99			61.77			65.09			55.46		
<hr/>															
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C) .....	21.10			7.42			15.59			19.86			15.64		
Insurance net income (L/H) / Equity (L/H) .....	5.07			-31.13			3.62			5.13			1.99		
Insurance benefits, losses, expenses / Insurance premiums .....	-395.05			620.37			447.82			233.61			160.49		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17		
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses ..	17.24	11.54	72	19.17	11.35	83	16.97	11.03	75	20.05	11.51	82	17.23	10.22	73
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34

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### Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	0	0	0	0	0
Real estate loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
<b>Debt securities</b>					
Debt securities	7,000	7,000	7,000	7,000	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	7,000	7,000	7,000	7,000	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits		0.12			0.59			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets	0	3.19	51		5.10		0	2.04	49		12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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### Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1-4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans.....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans.....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure.....	0	0	0	0	0

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 30-89 days past due securitized assets.....	0	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total 90+ days past due securitized assets.....	0	0	0	0	0	0		
Total past due securitized assets.....	0	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans.....	0	0	0	0	0	0		
Home equity lines.....	0	0	0	0	0	0		
Credit card receivables.....	0	0	0	0	0	0		
Auto loans.....	0	0	0	0	0	0		
Commercial and industrial loans.....	0	0	0	0	0	0		
All other loans and leases.....	0	0	0	0	0	0		
Total net losses on securitized assets.....	0	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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# Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	73,000	64,302	64,485	103,414	86,874	13.53	45.82
Dividends .....	73,000	64,000	64,000	102,000	86,000	14.06	46.00
Interest .....	0	302	485	1,414	874	-100.00	-100.00
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	1,800	0	1,200	2,471	486		287.10
Dividends .....	1,800	0	1,200	2,471	486		287.10
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....							
Dividends .....							
Interest .....							
Management and service fees .....							
Other income .....							
Total income from subsidiaries .....	74,800	64,302	65,685	105,885	87,360	16.33	48.04
Securities gains (losses) .....	0	-8	-6	-1	4		
Other operating income .....	0	0	0	15	86		-100.00
Total operating income .....	74,800	64,294	65,679	105,899	87,450	16.34	47.93
<b>Operating Expenses</b>							
Personnel expenses .....	0	0	0	0	0		
Interest expense .....	930	984	1,914	102	0	-5.49	
Other expenses .....	4,838	5,683	10,465	16,366	15,491	-14.87	21.37
Provision for loan and lease losses .....	0	0	0	0	0		
Total operating expenses .....	5,768	6,667	12,379	16,468	15,491	-13.48	44.71
Income (loss) before taxes .....	69,032	57,611	53,284	89,452	71,919	19.82	48.20
Applicable income taxes (credit) .....	-1,338	-1,470	-2,471	-3,207	-3,739		
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	70,370	59,081	55,755	92,659	75,658	19.11	47.01
Equity in undistributed income of subsidiaries .....	73,334	-31,197	66,289	66,214	67,454		
Bank subsidiaries .....	73,962	-32,166	65,732	66,959	65,808		
Nonbank subsidiaries .....	-628	969	557	-745	1,646		
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	143,704	27,884	122,044	158,873	143,112	415.36	219.47
<b>Memoranda</b>							
Bank net income .....	146,962	31,834	129,732	168,959	151,808	361.65	211.46
Nonbank net income .....	1,172	969	1,757	1,726	2,132	20.95	195.96
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

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# Parent Company Balance Sheet

Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	2,731,110	91.78	2,552,181	92.49	2,675,924	90.80	2,572,916	1,991,564	7.01	129.48
Common and preferred stock .....	2,731,110	91.78	2,552,181	92.49	2,675,924	90.80	2,572,916	1,991,564	7.01	129.48
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries .....	9,102	0.31	10,144	0.37	9,730	0.33	9,169	12,210	-10.27	64.44
Common and preferred stock .....	9,102	0.31	10,144	0.37	9,730	0.33	9,169	12,210	-10.27	64.44
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	0	0	0	0	0	0	0	0		
Securities .....	0	0	151	0.01	0	0	225	1,212	-100.00	-100.00
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	196,933	6.62	157,180	5.70	223,224	7.57	170,854	121,857	25.29	219.16
Cash and due from unrelated depository institution .....	0	0	0	0	0	0	0	0		
Premises, furnishings, fixtures and equipment .....	0	0	0	0	0	0	0	0		
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	38,640	1.30	39,680	1.44	38,194	1.30	38,393	33,159	-2.62	83.55
Balance due from subsidiaries and related institutions .....	0	0	0	0	0	0	0	0		
Total assets .....	2,975,785	100.00	2,759,336	100.00	2,947,072	100.00	2,791,557	2,160,002	7.84	132.45
<b>Liabilities and Capital</b>										
Deposits .....	0	0	0	0	0	0	0	0		
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less .....	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year .....	0	0	0	0	0	0	0	0		
Subordinated notes and debentures .....	35,045	1.18	35,154	1.27	35,100	1.19	36,438	0	-0.31	
Other liabilities .....	27,379	0.92	22,806	0.83	23,045	0.78	22,976	16,819	20.05	186.33
Balance due to subsidiaries and related institutions .....	132,525	4.45	131,855	4.78	132,190	4.49	138,222	164,356	0.51	24.79
Total liabilities .....	194,949	6.55	189,815	6.88	190,335	6.46	197,636	181,175	2.70	68.41
Equity Capital .....	2,780,836	93.45	2,569,521	93.12	2,756,737	93.54	2,593,921	1,978,827	8.22	138.82
Perpetual preferred stock (income surplus) .....	144,484	4.86	0	0	144,484	4.90	0	0		
Common stock .....	141,834	4.77	141,827	5.14	141,834	4.81	141,827	113,758	0.00	76.62
Common surplus .....	1,632,460	54.86	1,633,079	59.18	1,634,815	55.47	1,636,966	1,166,701	-0.04	216.89
Retained earnings .....	925,977	31.12	782,990	28.38	831,688	28.22	824,694	737,581	18.26	60.63
Accumulated other comprehensive income .....	12,586	0.42	40,516	1.47	31,359	1.06	1,201	-37,871	-68.94	
Other equity capital components .....	-76,505	-2.57	-28,891	-1.05	-27,443	-0.93	-10,767	-1,342		
Total liabilities and equity capital .....	2,975,785	100.00	2,759,336	100.00	2,947,072	100.00	2,791,557	2,160,002	7.84	132.45
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	132,525	4.45	131,855	4.78	132,190	4.49	138,222	164,356	0.51	24.79
Notes payable to subsidiaries that issued TPS .....	130,000	4.37	130,000	4.71	130,000	4.41	136,500	162,500	0.00	26.21
Loans and advances from subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less .....	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies .....	0	0	0	0	0	0	0	0		

BHC Name

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# Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital	10.32	12.64	33	2.15	4.33	22	4.60	7.29	22	7.49	9.68	19	8.69	10.40	29
Bank net income / Average equity investment in banks	10.87	12.37	40	2.48	4.55	22	4.99	7.45	23	7.85	10.51	19	9.10	11.19	32
Nonbank net income / Average equity investment in nonbanks	24.26	13.40	77	20.14	7.01	83	18.28	9.75	79	16.85	7.89	78	21.86	7.10	87
Subsidiary HCs net income / Average equity investment in sub HCs		11.92			5.62			7.01			8.55			8.78	
Bank net income / Parent net income	102.27	96.24	56	114.17	91.35	78	106.30	88.16	66	106.35	82.22	72	106.08	82.56	71
Nonbank net income / Parent net income	0.82	3.10	50	3.48	6.35	70	1.44	3.59	57	1.09	5.93	57	1.49	3.78	63
Subsidiary holding companies' net income / Parent net income		67.52			71.95			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital	7.01	16.87	28	7.39	20.37	28	6.90	20.06	24	7.62	20.43	32	9.16	20.88	41
Total debt / Equity capital	1.26	11.60	25	1.37	14.50	28	1.27	14.41	24	1.40	14.31	29	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital	5.94	13.82	28	6.43	16.78	31	5.99	16.67	24	6.67	16.36	32	8.21	17.10	39
Total debt + Loans guaranteed for affiliate / Equity capital	1.26	11.69	25	1.37	14.81	28	1.27	14.68	24	1.40	14.56	29	0	15.14	15
Total debt / Equity capital – excess over fair value	1.26	11.71	25	1.37	14.64	28	1.27	14.52	24	1.40	14.51	29	0	14.81	15
Long-term debt / Equity capital	1.26	11.05	25	1.37	13.39	28	1.27	13.56	24	1.40	13.04	30	0	13.37	15
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt	9.44	39.10	25	6.21	29.33	29	8.03	34.67	25	5.86	28.44	30	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital	98.54	103.07	24	99.72	103.11	29	97.42	102.81	19	99.54	103.22	27	101.26	103.10	45
Total investment in subs / Equity capital	98.54	108.26	15	99.72	110.49	16	97.42	110.16	11	99.54	111.07	15	101.26	112.48	31
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X)	-0.14	0.25	22	-0.13	0.67	24	-0.58	0.47	13	-0.07	0.36	23	0.17	0.35	47
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82			1.22		0.29	1.22	25
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends	138.96	138.64	58	132.42	143.95	56	67.58	136.59	14	123.66	177.68	33	124.16	162.34	38
Cash from ops + noncash items + op expense / Op expense + dividend	146.96	130.64	61	131.28	154.33	52	68.67	147.24	9	128.99	190.27	29	139.61	174.91	38
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	51.62	103.17	27	75.50	148.07	25	148.95	134.08	67	142.04	116.34	71	153.06	103.19	85
Pretax operating income + interest expense / Interest expense	7,522.80	1,479.01	93	5,954.78	2,733.67	87	2,883.91	2,016.32	80	87,798.04	1,968.54	97		2,898.75	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,398.77	1,667.11	78	1,582.15	1,374.36	73	865.13	1,539.23	50	1,267.78	1,632.83	51	1,052.44	1,369.37	53
Dividends + interest from subsidiaries / Interest expense + dividends	149.74	153.06	57	146.20	169.52	56	72.68	150.43	16	147.34	210.80	33	150.75	188.90	41
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X)	28.38	41.77	57		27.95		46.16	35.64	80		57.11			33.93	
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets	5.29	3.64	65	5.64	3.69	70	6.35	3.85	72	6.06	2.64	77	5.60	2.61	73
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due		0.21			0.05			0.10			0.04			0.24	
Nonaccrual		0.96			0.97			1.03			0.54			6.54	
Total		1.17			1.02			1.13			0.58			6.78	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries	0.07	1.79	49	0.07	2.90	48	0.07	2.66	48	0.07	5.62	43	0.11	5.50	43
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	69.67	78.46	50	72.78	73.92	54	158.66	81.10	89	77.45	57.84	73	76.60	57.26	69
Dividends declared / Net income .....	34.11	25.30	68	154.20	60.26	93	72.48	42.29	89	45.17	33.08	73	40.49	27.33	76
Net income – dividends / Average equity.....	6.80	9.64	31	-1.16	1.15	23	1.27	4.14	18	4.11	6.46	20	5.17	7.33	22
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	148.91	139.49	59	148.85	166.94	57	72.35	132.17	25	142.14	178.13	41	148.40	157.73	47
Dividends from nonbank subsidiaries .....	3.67	3.97	75	0	3.69	27	1.36	3.41	68	3.44	7.53	66	0.84	7.13	63
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	152.58	193.08	50	148.85	205.70	50	73.71	174.85	16	145.58	260.40	29	149.24	215.26	34
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	49.67	36.56	65	201.04	82.59	88	49.33	60.28	43	60.37	66.55	39	56.65	60.71	47
Interest income from bank subsidiaries.....	0	0.11	25	0.95	0.58	75	0.37	0.36	73	0.84	0.54	75	0.58	0.52	74
Management and service fees from bank subsidiaries .....	0	0.90	37	0	3.18	35	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0.01	46	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	49.67	38.35	62	201.99	98.26	83	49.71	62.88	41	61.21	69.36	37	57.23	63.43	45
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	153.58	54.17	83	0	52.25	20	68.30	56.39	58	143.16	82.95	82	22.80	51.40	44
Interest income from nonbank subsidiaries.....	0	2.35	32	0	7.62	32	0	7.38	32	0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries .....	0	0.63	39	0	1.87	40	0	0.86	39	0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46	0	0.22	46	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries .....	153.58	76.16	78	0	78.35	12	68.30	79.84	47	143.16	150.41	67	22.80	99.33	29
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	97.59	67.82	61	99.54	66.84	71	97.44	69.76	64	96.32	67.32	62	98.34	65.18	69
Interest income from bank subsidiaries.....	0	0.39	24	0.47	1.06	70	0.74	0.63	76	1.34	0.80	77	1	0.92	73
Management and service fees from bank subsidiaries .....	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	97.59	81.78	48	100.01	81.90	92	98.18	82.20	54	97.65	78.80	50	99.34	74.20	63
Dividends from nonbank subsidiaries .....	2.41	2.67	76	0	2.05	28	1.83	1.95	72	2.33	2.65	71	0.56	2.57	66
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	2.41	6.48	66	0	6.25	20	1.83	4.70	62	2.33	7.29	61	0.56	7.64	54
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....	378.16	28.31	98	375.08	33.86	94	376.61	27.08	97	379.33	28.33	96		26.53	